

Debtor 1 **Tracie Upchurch**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Pennsylvania, Philadelphia Division

Case number **11-17065**
(If known)

☒ An amended filing
☐ A supplement showing post-petition chapter 13 expenses as of the following date:

☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

12/13

Part 1: Describe Your Household

☒ No. Go to line 2.

☐ Yes. **Does Debtor 2 live in a separate household?**

☐ No

☐ Yes. Debtor 2 must file a separate Schedule J.

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☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes
☐ No
☐ Yes

☒ No
☐ Yes

Your expenses

4 \$ 1,152.32

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1

Tracie Upchurch

First Name

Middle Name

Last Name

Case number (if known) **11-17065**

Your expenses

5. **Additional mortgage payments for your residence**, such as home equity loans

5. \$ **0.00**

6. **Utilities:**

6a. Electricity, heat, natural gas

6a. \$ **100.00**

6b. Water, sewer, garbage collection

6b. \$ **53.00**

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ **0.00**

6d. Other. Specify: **See Schedule Attached**

6d. \$ **250.00**

7. **Food and housekeeping supplies**

7. \$ **600.00**

8. **Childcare and children's education costs**

8. \$ **0.00**

9. **Clothing, laundry, and dry cleaning**

9. \$ **100.00**

10. **Personal care products and services**

10. \$ **0.00**

11. **Medical and dental expenses**

11. \$ **150.00**

12. **Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ **250.00**

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ **100.00**

14. **Charitable contributions and religious donations**

14. \$ **0.00**

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ **0.00**

15b. Health insurance

15b. \$ **0.00**

15c. Vehicle insurance

15c. \$ **75.00**

15d. Other insurance. Specify: _____

15d. \$ **0.00**

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

16. \$ **0.00**

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1

17a. \$ **0.00**

17b. Car payments for Vehicle 2

17b. \$ **0.00**

17c. Other. Specify: _____

17c. \$ **0.00**

17d. Other. Specify: _____

17d. \$ **0.00**

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**

18. \$ **0.00**

19. **Other payments you make to support others who do not live with you.**

Specify: _____

\$ **0.00**

19.

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property

20a. \$ **0.00**

20b. Real estate taxes

20b. \$ **0.00**

20c. Property, homeowner's, or renter's insurance

20c. \$ **0.00**

20d. Maintenance, repair, and upkeep expenses

20d. \$ **0.00**

20e. Homeowner's association or condominium dues

20e. \$ **0.00**

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21. **Other.** Specify: See Schedule Attached

21. **+\$ 900.00**

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. **\$ 3,960.32**

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. **\$ 4,007.67**

23b. Copy your monthly expenses from line 22 above.

23b. **-\$ 3,960.32**

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. **\$ 47.35**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

IN RE Upchurch, TracieCase No. 11-17065

Debtor(s)

AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

Other Utilities

Heat 50.00**Cable, Internet And Telephone** 200.00

Other Expenses

Car Upkeep 75.00**School Lunches** 200.00**Tuition** 625.00